



IT IS ORDERED as set forth below:

Date: August 1, 2013

W. Homer Drake
U.S. Bankruptcy Court Judge

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF GEORGIA
NEWNAN DIVISION**

IN RE:	*	Case No. 12-13577-whd
	*	
Michael Brad Yates	*	
xxx-xx-9604	*	Chapter 13
Debtor.	*	

Michael Brad Yates	*	
Movant,	*	CONTESTED MATTER
	*	
vs.	*	
	*	Judge W. Homer Drake, Jr.
CertusBank, N.A.	*	
Respondent,	*	
	*	

CONSENT ORDER

The Debtor's Motion to Determine the Status of a Wholly Unsecured Second Priority Lien on Real Property of the estate, known as 590 Riverside Street, Franklin, Heard County, Georgia, against CertusBank, N.A.(as successor in interest to First Georgia Banking Company), having come on for hearing on April 12, 2013 after proper notice and service as to all interested parties; and

Prior to the need for a hearing an agreement having been reached between the parties with the terms as follows:

The Debtor agrees to modify his Chapter 13 Plan to increase his dividend to unsecured creditors to provide a dividend of no less than \$7,500.00 or 1% whichever is greater. In exchange modification to the Debtor's plan, the Respondent, hereby agrees to withdraw its objection to the Debtor's Motion to Determine the Status of a Wholly Unsecured Second Priority Lien on Real Property of the estate.

THEREFORE, IT IS HEREBY ORDERED upon the entry of an Order of Discharge in this case the Court will declare CertusBank, N.A.'s wholly unsecured second priority lien as stripped from the real property known as 590 Riverside Street, Franklin, Heard County, Georgia, and used by the Debtor as his primary residence pursuant to 11 U.S.C. §506(a),

IT IS FURTHER ORDERED the lien held by CertusBank, N.A. as to the real property known as 590 Riverside Street, Franklin, Heard County, Georgia, shall be voided upon the entry of an Order of Discharge in this case with this Order and a copy of said Order of Discharge to be entered and filed in the real estate records of Troup County, Georgia;

IT IS FURTHER ORDERED upon the entry of an Order of Discharge in this case CertusBank, N.A. will cause to be delivered to the Debtor a satisfaction and release of its lien on said real property.

END OF DOCUMENT

Prepared and presented by:

/s/ James G. Baker

James G. Baker

Attorney for Debtor

GA Bar No. 033717

JAMES G. BAKER, P.C.

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Consented to by:

/s/ James T. Camp

James T. Camp

Attorney for the Respondent

GA Bar No.: 185880

WIGGINS & CAMP, P.C.

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No Opposition:

/s/ Jonathan S. Adams

Jonathan S. Adams, Attorney

Adam M. Goodman, Chapter 13 Trustee

Georgia Bar No. 979073

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DISTRIBUTION LIST

Pursuant to Bankruptcy rules, upon execution of the within and foregoing order, copies should be served on the following:

James G. Baker
James G. Baker, P.C.
305 North Greenwood Street
LaGrange, GA 30240

Adam M. Goodman
Chapter 13 Trustee
260 Peachtree Street, NW
Suite 200
Atlanta, GA 30303

Wiggins & Camp, P.C.
Attention: James T. Camp
128 Newnan Street
Carrollton, GA 30117

Michael Brad Yates
590 Riverside Street
Franklin, GA 30217

CertusBank, NA
100 Tom Reeve Drive
Carrollton, Georgia 30117